



*Thank you for choosing TrustCare for your healthcare needs.*

## **NOTICE OF PRIVACY PRACTICES**

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED, DISCLOSED AND HOW YOU CAN GAIN ACCESS TO THIS INFORMATION.

*PLEASE REVIEW CAREFULLY*

We understand that medical information about you and your health is personal. We are committed to protecting medical information about you. We create a record of the care and services you receive in our facilities. This record is necessary to provide you with quality care and to comply with certain legal requirements. Provider's personnel (personnel, consultants, specialists) involved in your care may have different policies or notices regarding the provider's use and disclosure of your medical information created and/or maintained in the provider's office or clinic. Due to the nature of these services, we are required by law to maintain the privacy of certain confidential health care information, known as Protected Health Information (PHI), and to provide you with a notice of our legal duties and privacy practices with respect to your PHI. We are also required to abide by the terms of the version of this notice currently in effect.

This notice will tell you about the ways in which we may use and disclose medical information about you, via any medium (written, oral, or electronic). We also describe your rights and certain obligations we have regarding the use and disclosure of medical information. We are required by law to:

- Make sure that medical information that identifies you is kept private
- Give you this notice of our legal duties and privacy practices with respect to medical information about you
- Maintain the privacy of certain confidential health care information, known as Protected Health Information (PHI)

**Uses and Disclosures of PHI:** We may use PHI for the purposes of treatment, payment, and health care operations, in most cases without your written permission. Examples of our use of your PHI:

- 1) **For Treatment:** This includes such things as obtaining verbal and written information about your medical condition and treatment from you as well as from others, such as doctors and nurses who give orders to allow us to provide treatment to you. We may give your PHI to other health care providers involved in your treatment and may transfer your PHI via radio or telephone to the hospital or dispatch center.
- 2) **For Payment:** This includes any activities we must undertake in order to get reimbursed for the services we provide to you, including such things as submitting bills to insurance companies, making medical necessity determinations, and collecting outstanding accounts.
- 3) **For Health Care Operations:** This includes quality assurance activities, licensing, and training programs to ensure that our personnel meet our standards of care and follow established policies and procedures, as well as certain other management functions.

**Use and Disclosure of PHI Without Your Authorization:** We are permitted to use PHI without your written authorization, or opportunity to object, in certain situations, and unless prohibited by a more stringent state law, including:

- For the treatment, payment or health care operations activities of another health care provider who treats you
- For health care and legal compliance activities
- To a family member, other relative, or close friend or other individual involved in your care if we obtain your verbal agreement to do so or if we give you an opportunity to object to such a disclosure and you do not raise an

objection, and in certain other circumstances where we are unable to obtain your agreement and believe the disclosure is in your best interests

- To a public health authority in certain situations as required by law (such as to report abuse, neglect, or domestic violence)
- For health oversight activities including audits or government investigations, inspections, disciplinary proceedings, and other administrative or judicial actions undertaken by the government (or their contractors) by law to oversee the healthcare system
- For judicial and administrative proceedings as required by a court or administrative order, or in some cases in response to a subpoena or other legal process
- For law enforcement activities in limited situations, such as when responding to a warrant
- For military, national defense and security and other special government functions
- To avert a serious threat to the health and safety of a person or the public at large
- For workers' compensation purposes, and in compliance with workers' compensation laws
- To coroners, medical examiners, and funeral directors for identifying a deceased person, determining cause of death, or carrying on their duties as authorized by law
- If you are an organ donor, we may release health information to organizations that handle organ procurement or organ, eye, or tissue transplantation or to an organ donation bank, as necessary to facilitate organ donation and transplantation
- For research projects, but this will be subject to strict oversight and approvals
- Use or disclose health information about you in a way that does not personally identify you or reveal who you are

Any other use or disclosure of PHI, other than those listed above will only be made with your written authorization. You may revoke your authorization at any time, in writing, except to the extent that we have already used or disclosed medical information in reliance on that authorization.

## NOTICE OF INDIVIDUAL RIGHTS

As a patient, you have several rights with respect to your PHI, including:

- **The Right to Access, Copy or Inspect Your PHI.** This means you may inspect and copy most of the medical information about you that we maintain. We will normally provide you with access to this information within 30 days of your request. We may also charge you a reasonable fee, as state law permits, to provide a copy of any medical information you have the right to access. In limited circumstances, we may deny you access to your medical information, and you may appeal certain types of denials. We have forms available to request access to your PHI and we will provide a written response if we deny you access and let you know your appeal rights. You also have the right to receive confidential communications of your PHI. If you wish to inspect or obtain a copy of your medical information, you should contact our local privacy representative.
- **The Right to Amend Your PHI.** You have the right to ask us to amend written medical information we may have about you. We will generally amend your information within 60 days of your request and will notify you when we have amended the information. We are permitted by law to deny your request to amend your medical information only in certain circumstances, like when we believe the information you have asked us to amend is correct. If you wish to request an amendment of the medical information we have about you, please contact our local privacy representative to obtain an amendment request form.
- **The Right to Request an Accounting.** You may request an accounting from us of certain disclosures of your medical information we have made in the six years prior to the date of your request. However, your requests for an accounting of disclosures cannot precede the implementation date of HIPAA April 14, 2003. We are not required to give you an accounting of information we have used or disclosed for purposes of treatment, payment or health



care operations, or when we share our health Information with our business associates, such as our billing company or a medical facility from/to which we have transported you We are also not required to give you an accounting of our uses of PHI for which you have already given us written authorization. If you wish to request an accounting, contact our local privacy representative.

- **The Right to Request That We Restrict the Uses and Disclosures of Your PHI.** You have the right to request that we restrict how we use and disclose your medical information we have about you. We are not required to agree to any restrictions you request, but any restrictions agreed to by us in writing are binding on us.
- **The Right to Obtain a Paper Copy of the Notice on Request.** If you would like a paper copy of this Notice, you may contact us at the address listed below and we will provide you a paper copy of the Notice upon request.

**Revisions to the Notice:** We reserve the right to change the terms of this Notice at any time, and the changes will be effective immediately and will apply to all PHI we maintain. Any material changes to the Notice will be promptly posted in our facilities and posted to our web site, if we maintain one you can get a copy of the latest version of this Notice by contacting our privacy official.

**Your Legal Rights and Complaints:** You also have the right to complain to us, or to the Secretary of the United States Department of Health and Human Services if you believe your privacy rights have been violated. You will not be retaliated against in any way for filing a complaint with us or to the government. Should you have any questions, comments, or complaints you may direct all inquiries to our privacy official.

**Privacy Official Contact Information:**  
Truman Abbe  
Director of Human Resources  
TrustCare Health  
1107 Highland Colony Parkway, Suite 219  
Ridgeland, MS 39157

## **FINANCIAL POLICY & PATIENT AGREEMENT EXPLANATION**

On August 21, 1996, President Clinton signed the Health Insurance Portability and Accountability Act known as HIPAA. This law impacts all areas of the health care industry and was designed to improve the efficiency of health care by standardizing the exchange of administrative and financial data, and to protect the privacy, confidentiality, and security of health care information. A major concern in the law was the security and privacy of electronic health records and their transmission between health care entities. The securities consist of more than just firewalls-organizations must ensure the confidentiality and integrity of their health records, and transmission of data must be authenticated and have the property of nonrepudiation. Additionally, security policies and procedures must be documented and implemented.

TrustCare has a policy requiring all employees to read and sign a confidentiality agreement. This agreement states that the employee understands that we process confidential data, and that the employee agrees not to disclose any information directly or indirectly in an inappropriate manner. (TrustCare) aggressively enforces this and other agreements with entities to which we transmit transactions or from which we receive transactions, such as clearinghouses. (TrustCare) will neither pursue nor knowingly retain a customer relationship with an entity that is either unwilling or unable to concur with reasonable privacy obligations.

TrustCare recognizes that the transfer of medical data must be carried out in a manner that minimizes the risks of inappropriate disclosure, and that safeguards the privacy and confidentiality of data that may identify individuals in their rules as patients and consumers. TrustCare's corporate policy is to observe all existing state and federal laws and



regulations relating to the transmission, storage, and access to records and other health care data, and to maintain the security and confidentiality of patient-specific information.

## **OUT OF NETWORK NOTICE**

The providers of this office are contracted with many of the local and national managed care plans. However, there are some plans that we do not currently have contracts with. If you belong to a plan we are not contracted with, our insurance/billing office will be glad to file a claim for you with the understanding that full payment is due at the time of service. Your claim will most likely be applied toward your out-of-network benefits or totally rejected. It is important for you to understand that the patient is ultimately responsible for the fees that are not covered by the provider in this case. If you have any questions concerning the contract your plan has with TrustCare, please call your insurance company.

The responsible party will also be responsible for any durable medical equipment (splints, crutches, ace wraps, walking boots, etc.) and medications that are not covered by the insurance plan or applied towards the deductible. This is also applicable to items not covered by Medicaid. These will be payable at the time of service. All HMO/ Community Care (Medicaid) members are required to contact their primary care physicians for obtaining a referral within 48 hours. This referral must be sent to TrustCare Billing / Insurance Billing office within this time frame for your claims to be filed through your insurance. The patient will be responsible and billed for the balance due if this process is not followed properly.

## **CONSENT FOR SERVICES**

The undersigned gives consent for TrustCare Health, its authorized representatives, its physicians, providers, and/or Independent Physician Contractors to provide appropriate medical services including diagnostic and radiologic procedures, administration of medicines, and other treatment and care considered advisable or necessary by the patient's treating physicians and providers.

## **PERSONAL PROPERTY AND VALUABLES**

Personal property and valuables should be given to a family member. I understand that TrustCare Health is not responsible for any personal property or valuables, such as money, credit cards, jewelry, luggage, clothing, dentures, eyeglasses, hearing aids, or other prosthetic devices.

## **FINANCIAL OBLIGATION**

In consideration of the services to be provided by TrustCare Health and its physicians, providers, and Independent Physician Contractors, the undersigned jointly and severally, agree to pay all charges, deductibles, co-payments, and/or co-insurance amounts determined not paid or allowable by health insurance payors. Certain routine services and procedures, which are determined as necessary by the treating physician/provider, may not be covered by Medicare, Champus, Blue Cross and Blue Shield, and other third-party payors. I agree to pay these non-covered services and/or procedures if ordered and performed by the treating physician/provider or (TrustCare Health). I agree to pay balance in full within 120 days from the date of service. In the event I should default in payment of any of the above charges, I agree to pay all reasonable costs, including a reasonable attorney's fee as might be allowed by law, and whether the account shall be referred to a collection agency or an attorney. I agree to pay a collection fee of \$35 on any visit amount sent to an outside collection agency.



## **ASSIGNMENT OF BENEFITS**

The undersigned assigns payment of authorized insurance benefits otherwise payable to the policyholder, including Medicare and Champus benefits, directly to (TrustCare Health), or its authorized representatives who provide services.

I certify that all information is correct which has been given to apply to payment under Medicare, Champus, managed care, and Blue Cross and Blue Shield, and other third-party programs.

## **AUTHORIZATION FOR RELEASE OF INFORMATION**

The undersigned authorizes TrustCare Health and its treating physicians/providers, to furnish any medical and billing information about this account, including but not limited to the following:

- 1) **INSURANCE BILLING** – information requested by the insurance company, Medicare, Champus or other third-party payors to support the claim submitted for payment of charges applicable to this account.
- 2) **MEDICAL NECESSITY AND APPROPRIATENESS OF SERVICES** – Information requested by any utilization and/or Peer Review Organization associated with the insurer(s) to evaluate the medical necessity and appropriateness of services of the account or to determine the benefits for related services.

This release allows disclosure about the treatment, diagnostic testing, or other medical information including psychiatric, alcohol, HIV, drug abuse, cancer registry treatment and follow-up, and/or other confidential information. The recipients are prohibited from any re-disclosure of this information. The undersigned has the right to subsequently revoke this release. The revocation shall not pertain to information previously released.